STIC Search Report EIC 3600

Scientific and Technical Information Center

To: MURIEL TINKLER
Location: KNX-4A11
Art Unit: 3691
Monday, August 02, 2010

Case Serial Number: 10/089122

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Dear Examiner Tinkler:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: http://library.dialog.com/bluesheets/

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

I. Potential References of Interest

A. Dialog

Patent Literature: Full Text

```
 8/3,K/17      (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00824204    **Image available**
ELECTRONIC TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ELECTRONIQUE
Patent Applicant/Assignee:
  RANIT T S -TECHNICAL SERVICES LTD, P.O. Box 13225, 61132 Tel Aviv, IL, IL
    (Residence), IL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  TEL-VERED Benjamin, Hankin Street 3, 62506 Tel Aviv, IL, IL (Residence),
    IL (Nationality), (Designated only for: US)
Legal Representative:
  JEREMY M BEN-DAVID & CO LTD (agent), Har Hotzvim Hi-Tech Park, P.O. Box
    45087, 91450 Jerusalem, IL,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200157747 A1 20010809 (WO 0157747)
  Application:         WO 2001IL102 20010201  (PCT/WO IL0100102)
  Priority Application: IL 134354 20000203
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4148

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims
```

Claim
... for purchase-,
  entering item-associated data into a cash register associated with the
  vendor; establishing a communications link between a mobile
  telephone unit associated with the customer and a telephone
  interface device connected between the cash register and a
  telephone line associated with the vendor;
  entering, via a data entry device associated with the mobile
  telephone unit, customer validating information and
  transaction information, including a transaction sum;
  ifyin(r customer I I
  veri ZD validating information and the transaction information; and
  debiting the mobile telephone account of the customer
  and crediting a preselected vendor account by an amount corresponding to
  the transaction sum. Further, in accordance with a preferred...

...communications device associable with a communications service provider
  associated with the customer, which includes
  a cash register associated with the vendor; and
  the telephone interface device which is connected between the
  cash register and a telephone associated with the vendor.
  The telephone interface includes:
  a front...telephone interface device for processing and to route all
  other calls to a fixed wire telephone unit associated with the
  vendor. The telephone interface device is further
  operative to generate, via the cash register, a readable confirmation of
  the transaction to the customer and, if...
...the cash register with the telephone interface device and to allow
  verification that the cash register is associated with the
  telephone interface device. Additionally, the vendor
  may have a number of cash registers which may each be associated with a
  telephone interface device or which may...

...vendor 12 enters details of the item or items into cash register 122 as
  in any standard credit transaction (22). Customer 14 then uses
  cellular telephone 142 to call the telephone number of vendor
  12 (23) (31) and enters a predetermined code, via the keypad of...

...PfN) for security and verification purposes. The cellular telephone
  service provider 16 system detects the transaction code (32) and
  validates cellular telephone 142 of customer 14 by
  verifying that the PIN entered is the correct one for the customer
  's cellular phone number (34). Transaction calls for which
  customer validation fails are simply not put through (35), i.e.
  connected, while calls without the transaction code are put through as
  standard calls (33). Associated with the telephone line of vendor

12 is telephone interface device 124 which has a front end
module 126, which may be implemented either in software or hardware, for
receiving and...
...125 of telephone interface device 124 is also associated with cash
register 122 via both a physical connection and a cash register
identification code to allow transactions and charges only
from an authorized cash register 122 (37). If the cash
register identification code does not match that authorized
for processing module 125 of telephone interface device 124, no
transaction calls will be processed (38). Alternatively, customer
14 enters, via cellular telephone 142 keypad, the cash
register identification code for cash register 122 whereby the selected
items are being purchased, and processing...

...the cash register identification codes allow proper accounting of
transactions performed on different cash registers. Once communication is
established between purchaser cellular telephone 142
and telephone interface device 124 (23), so as to inherently authorize
the cellular phone 142 for use in performing...

Patent Literature: Non-Full Text

 8/3,K/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426624 - Drawing available
WPI ACC NO: 2002-371530/200240
XRPX Acc No: N2002-290359
Managing apparatus for shop communication terminal has keyboard and mobile
phone
Patent Assignee: KIYOMATSU H (KIYO-I); TAKATORI S (TAKA-I); YOZAN INC
 (YOZA-N)
Inventor: KIYOMATSU H; TAKATORI S
Patent Family (3 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002011004	A1	20020207	WO 2001JP6299	A	20010719	200240	B
US 20020138423	A1	20020926	WO 2001JP6299	A	20010719	200265	E
			US 200289122	A	20020322		
JP 2002515653	X	20030909	WO 2001JP6299	A	20010719	200360	E
			JP 2002515653	A	20010719		

Priority Applications (no., kind, date): JP 2000226163 A 20000727

Patent Details

```
Number          Kind  Lan   Pg  Dwg  Filing Notes
WO 2002011004   A1    JA    44  20
National Designated States,Original:  JP US
US 20020138423  A1    EN              PCT Application  WO 2001JP6299
JP 2002515653   X     JA              PCT Application  WO 2001JP6299
                                      Based on OPI patent   WO 2002011004
```

  Alerting Abstract ...USE – Managing apparatus for shop
communication terminal has keyboard and mobile phone...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...keyboard (1600) are connected. At the paying time, the clerk inputs the
price, after negotiations, via the keyboard, and the customer inserts
his or her own mobile telephone (400) into the opening of
the authentication device. Then, the communication terminal
acquires the ID of the customer stored in the telephone, and transmits it
together with the ID...

...holding the ID of the customer, to ask it to specify the account of a
bank (5010) to which the money is to be remitted, and manages the
money transfer (A) to the account from the account of
the customer in a bank (3020). The apparatus and terminal can also be
applied to the redemptions in lots and pinball...

...sont relies. Au moment de payer, l'employe entre le prix, apres
negociation, par l'intermediaire du clavier, et le client entre son
propre telephone mobile (400) dans l'ouverture du dispositif
d'authentification. Le terminal de communication acquiert
alors l'identification du client conservee dans le telephone et
transmet celle-ci en meme temps que l'identification du magasin ainsi que
le prix...
Claims:

B. Additional Resources Searched

Nothing of interest found.

II. Inventor Search Results from Dialog

Patent Literature: Inventor search

```
File 325:Chinese Patents Fulltext 1985-20100714
         (c) 2010. SciPat Benelux NV.
File 347:JAPIO Dec 1976-2010/Apr(Updated 100726)
         (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201030
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100729|UT=20100722
         (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201048
         (c) 2010 Thomson Reuters


Set     Items    Description
S1        801    AU=TAKATORI S?
S2        168    AU=KIYOMATSU H?
S3        846    S1 OR S2
S4          4    S3 AND ((MOBILE OR WIRELESS OR CELLULAR)(2N)(COMMUNICAT?()-
                 DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOB-
                 ILEPHONE? ?)(S)((TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR -
                 PAID OR EXCHANG? OR TRANSMIT?)(12N)(MONETARY OR MONEY OR MONI-
                 ES OR FUND? ?))
S5          3    S4 AND IC=(G06F OR G06Q)


 5/3/1      (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00876844     **Image available**
AUTHENTICATION MANAGING APPARATUS, AND SHOP COMMUNICATION TERMINAL
DISPOSITIF  DE  GESTION D'AUTHENTIFICATION, ET TERMINAL DE COMMUNICATION DE
    MAGASIN
Patent Applicant/Assignee:
  YOZAN INC, 5-18, Kitazawa 3-chome, Setagaya-ku, Tokyo 155-0031, JP, JP
    (Residence), JP (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  TAKATORI Sunao, c/o YOZAN INC., 5-18, Kitazawa 3-chome,
    Setagaya-ku, Tokyo 155-0031, JP, JP (Residence), JP (Nationality),
    (Designated only for: US)
  KIYOMATSU Hisanori, c/o YOZAN INC., 5-18, Kitazawa 3-chome,
    Setagaya-ku, Tokyo 155-0031, JP, JP (Residence), JP (Nationality),
    (Designated only for: US)
Legal Representative:
  HIRAKI Yusuke (et al) (agent), Toranomon No.5 Mori Building Third Floor,
```

```
   17-1, Toranomon 1-chome, Minato-ku, Tokyo 105-0001, JP,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200211004 A1 20020207 (WO 0211004)
  Application:         WO 2001JP6299 20010719  (PCT/WO JP0106299)
  Priority Application: JP 2000226163 20000727
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  JP US
Publication Language: Japanese
Filing Language: Japanese


 5/3/2     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012640919  - Drawing available
WPI ACC NO: 2002-490099/200252
XRPX Acc No: N2002-387427
Commodity transacting device, mobile communication device, administration
device, and commodity transacting system for online commerce
Patent Assignee: IZERU KK  (IZER-N); KIYOMATSU H  (KIYO-I); YOZAN INC
  (YOZA-N)
Inventor: KIYOMATSU H
Patent Family (6 patents,  24 countries)
Patent                   Application
Number          Kind   Date    Number          Kind   Date    Update
WO 2002039396   A1   20020516  WO 2001JP4664    A   20010601  200252  B
JP 2002140755   A    20020517  JP 2000333620    A   20001031  200252  E
KR 2002069226   A    20020829  KR 2002708349    A   20020627  200309  E
CN 1397051      A    20030212  CN 2001804175    A   20010601  200335  E
US 20030089767  A1   20030515  WO 2001JP4664    A   20010601  200335  E
                               US 2002169305    A   20020628
EP 1357524      A1   20031029  EP 2001993914    A   20010601  200379  E
                               WO 2001JP4664    A   20010601


Priority Applications (no., kind, date): JP 2000333620  A  20001031


Patent Details
Number          Kind  Lan   Pg  Dwg  Filing Notes
WO 2002039396   A1   JA    30    2
National Designated States,Original:  CN KR US
Regional Designated States,Original:  AT BE CH CY DE DK ES FI FR GB GR IE
   IT LU MC NL PT SE TR
JP 2002140755   A    JA     9
US 20030089767  A1   EN                PCT Application  WO 2001JP4664
```

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EP 1357524      A1  EN            PCT Application  WO 2001JP4664
                                  Based on OPI patent   WO 2002039396
Regional Designated States,Original:  AT BE CH CY DE DK ES FI FR GB GR IE
   IT LI LU MC NL PT SE TR


 5/3/3     (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426624  - Drawing available
WPI ACC NO: 2002-371530/200240
XRPX Acc No: N2002-290359
Managing apparatus for shop communication terminal has keyboard and mobile
phone
Patent Assignee: KIYOMATSU H  (KIYO-I); TAKATORI S  (TAKA-I); YOZAN INC
  (YOZA-N)
Inventor: KIYOMATSU H; TAKATORI S
Patent Family (3 patents,  2 countries)
Patent                  Application
Number        Kind   Date    Number        Kind   Date    Update
WO 2002011004   A1   20020207  WO 2001JP6299    A   20010719  200240  B
US 20020138423  A1   20020926  WO 2001JP6299    A   20010719  200265  E
                              US 200289122    A   20020322
JP 2002515653   X    20030909  WO 2001JP6299    A   20010719  200360  E
                              JP 2002515653    A   20010719


Priority Applications (no., kind, date): JP 2000226163  A   20000727


Patent Details
Number        Kind  Lan   Pg  Dwg  Filing Notes
WO 2002011004   A1   JA    44   20
National Designated States,Original:  JP US
US 20020138423  A1   EN            PCT Application  WO 2001JP6299
JP 2002515653   X    JA            PCT Application  WO 2001JP6299
                                  Based on OPI patent   WO 2002011004
```

Non-Patent Literature: Inventor search

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File   2:INSPEC 1898-2010/Jul W4
       (c) 2010 The IET
File   9:Business & Industry(R) Jul/1994-2010/Jul 30
       (c) 2010 Gale/Cengage
File  13:BAMP 2010/Jul 30
       (c) 2010 Gale/Cengage
File  15:ABI/Inform(R) 1971-2010/Jul 31
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          (c) 2010 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2010/Jul 30
          (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/Aug 02
          (c) 2010 Dialog
File  35:Dissertation Abs Online 1861-2010/Jun
          (c) 2010 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Aug 02
          (c) 2010 BLDSC all rts. reserv.
File  75:TGG Management Contents(R) 86-2010/Jul W4
          (c) 2010 Gale/Cengage
File  95:TEME-Technology & Management 1989-2010/Jun W3
          (c) 2010 FIZ TECHNIK
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/May
          (c) 2010 The HW Wilson Co.
File 148:Gale Group Trade & Industry DB 1976-2010/Jul 30
          (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 256:TecTrends 1982-2010/Jul W4
          (c) 2010 Info.Sources Inc. All rights res.
File 275:Gale Group Computer DB(TM) 1983-2010/Jun 21
          (c) 2010 Gale/Cengage
File 474:New York Times Abs 1969-2010/Aug 02
          (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Aug 02
          (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 Gale/Cengage
File 610:Business Wire 1999-2010/Aug 02
          (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Aug 02
          (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Jun 10
          (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Aug 02
          (c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2010/Jul 30
          (c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Jul 30
          (c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Jul W4
          (c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
          (c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
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File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc

Set     Items   Description
S1        25    AU=(TAKATORI, S? OR TAKATORI S? OR TAKATORI(2N)S?)
S2         0    AU=(KIYOMATSU, H? OR KIYOMATSU H? OR KIYOMATSU(2N)H?)
S3        25    S1 OR S2
S4         0    S3 AND ((MOBILE OR WIRELESS OR CELLULAR)(2N)(COMMUNICAT?()-
                DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOB-
                ILEPHONE? ?)
```

III. Text Search Results from Dialog

A. Patent Files, Full-text

Patent Literature: Full Text
  Dialog files: 325,348,349

```
File 325:Chinese Patents Fulltext 1985-20100714
        (c) 2010. SciPat Benelux NV.
File 348:EUROPEAN PATENTS 1978-201030
        (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100729|UT=20100722
        (c) 2010 WIPO/Thomson

Set    Items    Description
S1     26670    (((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR)(2N)(TERMINA-
                L? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?)
                OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBER-
                RY))(5N)(CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? -
                OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2      1242    (STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR
                SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?)(5N)((COMMU-
                NICAT? OR TELEPHON? OR POINT(2W)(SALE OR SERVICE) OR POS)(2N)-
                (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3      7476    (IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS
                OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB-
                ?)(12N)(AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERT-
                IF?)
S4      6959    (TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANS-
                ACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?)(12N)(MONETA-
                RY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5       295    S1(S)S2
S6       499    S3(20N)S4
S7        22    S5(2S)S6
S8        18    S7 AND IC=(G06F OR G06Q)

 8/3,K/1    (Item 1 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0003260033
SciPat Acc No: CN101473344A    Drawing Available:

Consumer authentication system and method

Patent Assignee (name, country): VISA USA INC, US
Inventor (name, country): AYMAN HAMMAD, US; MARK CARLSON, US; PATRICK FAITH
```

, US

Patent Publications:
Patent Number   Kind Date   Applic Number   Kind Date
Main Patent:
CN 101473344   A 20090701 CN 200780022874 A 20070615
PCT Patent:
WO 2007149775   A2 20071227 WO 2007US71301   A 20070615
Priority:
US 2006505906   P 20060619

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE
International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0099/00...
 G06Q-0099/00...

Detailed Description:
...of the business processing 22 purchases commodity or service. Of
consumer portable consumer device 32 can be used with the merchant 22
processing such as pos point of sale terminal and access
equipment 34 carries out interaction step 202. Consumer such as holder can
be 30 credit card and it...

...terminal in the suitable channel. The chosen point of sale terminal pos
can be a non-contact ic reader and portable consumer
device 32 can be such as non-contact ic card and non-contact
equipment.
First authorization request message is then forwarded...

 8/3,K/2   (Item 2 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0002804275
SciPat Acc No: CN101273373A   Drawing Available:

Method and system for making a payment through a mobile communication
device

Patent Assignee (name, country): AJAY ADISESHANN, IN
Inventor (name, country): AJAY ADISESHANN, IN

Patent Publications:
Patent Number   Kind Date   Applic Number   Kind Date
Main Patent:
CN 101273373   A   20080924 CN 200680035342 A   20061027
PCT Patent:
WO 2007083319   A2 20070726 WO 2006IN433   A   20061027
Priority:
IN 2006MU98   A   20060120

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE
International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0020/00...
 G06Q-0020/00...

Detailed Description:
...the identification number and a personal identification number comparing
to identifying the payer. If 516 the payer is not passed identifying
it carries out 512. If the payer the 516 passes through the
authentication executing 518. The 518 process the payment platform to
the recording server such as the recording server sends a 110 by a
request to the payer and debit account money the transaction
the transaction amount storing the payee in the account. The
invention each embodiment of the payer and payee account of retained on...

 8/3,K/3   (Item 3 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0002082351
SciPat Acc No: CN1912885A

Systems and methods for secure transaction management and electronic rights
protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US
Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:
Patent Number   Kind Date   Applic Number   Kind Date
Main Patent:

```
CN 1912885       A  20070214 CN 200610101426  A  19960213
Priority:
US 1995388107    A  19950213


Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:
 IPC    Level Scope Position Status Version Date Action Date Source Office

International Patent Classification  (Version 8):
 G06Q-0030/00...

...G06F-0021/22...

...G06F-0001/00...

...G06Q-0040/00...

...G06F-0019/00...

...G06F-0017/30...

...G06Q-0050/00...

...G06F-0012/14...

...G06Q-0010/00...

...G06Q-0020/00...
...G06F-0021/00...

...G06F-0021/20...

...G06F-0013/00...

...G06F-0009/46
 ...G06Q-0030/00...

...G06F-0021/22...

...G06F-0021/24...

...G06Q-0040/00...

...G06F-0019/00...
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...G06Q-0050/00...

...G06F-0013/00...

...G06F-0012/14...
...G06F-0021/00...

...G06F-0021/20...

...G06F-0001/00...

...G06Q-0020/00...

...G06F-0017/30...

...G06Q-0010/00...

...G06F-0009/46

Detailed Description:
...and
Or confidential process control and / or software compatibility and so on
producing the problem of
Mode to work together. Verifying process confirming vde device and /
or its components
And vde user identity. Verification data may also act as it is
helpful for determining claims
Vde of the station point exit or other the...and ensure the different
access rights and limiting number
Database using the different predetermined computer may be applied to the
client groups and personal. Allows
Information content provider and practical user the user identification and
the measuring budget
The control information...session or the connecting port of an
initialization or because
Receiver address does not point the function of the return value of a
hollow null. The lower part of the invention claims
Of spe stats structure example may comprise the definition of.
If the user specifies the service identifier the function the return
to the service sent by the relative
Of the statistical data. If the user to 0...

 8/3,K/4   (Item 4 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0002053322
SciPat Acc No: CN1900942A

Systems and methods for secure transaction management and electronic rights
protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US
Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 1900942   A   20070124 CN 200610100788 A   19960213
Priority:
US 1995388107   A   19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0030/00...

...G06F-0013/00...

...G06Q-0040/00...

...G06Q-0010/00...

...G06Q-0020/00...

...G06F-0021/20...

...G06F-0012/14...

...G06F-0021/00...

...G06F-0019/00...

...G06F-0021/22...
...G06F-0017/30...

...G06Q-0050/00...

...G06F-0001/00...

...G06F-0009/46
 G06Q-0030/00...

...G06F-0001/00...

...G06Q-0020/00...

...G06Q-0010/00...

...G06F-0013/00...

...G06F-0019/00...

...G06F-0021/24...

...G06F-0017/30...
...G06F-0012/14...

...G06Q-0040/00...

...G06F-0021/22...

...G06Q-0050/00...

...G06F-0021/00...

...G06F-0021/20...

...G06F-0009/46

Detailed Description:
...invention claims a method for the range of from cheap the consumption of
the device such as tv set top
Device and special device and handheld pda to the server the
host communication traffic
Exchanger and so on of the electronic device of telescopic...bill of
exchange with the other path of the participant between
Of the secure communication of high speed remote communication
exchange device.
! safely vde supporting device and vde set between the electronic
money and signal
Using to control storing and transmitting. Vde further comprises a
support it uses
Electronic cash or credit in the form of payment coupon cost

and the other payment information in
Electronic money and / or credit information through payment
path of the automatic transmission said
Path can be also can be not the information content using the information
reporting...packing at the same time can be used in business it can be
carried out in the inner of the device design is set with
There is rational and the destructive. As another example from the whole
system throughput of the...to the station so as to carry through a
financial transaction and / or carrying out such as a user or dealer
alternating
It is easy to such an information communication when the front of the
transaction the transaction is redundant the...

 8/3,K/5   (Item 5 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
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0001614126
SciPat Acc No: CN1664828A   Drawing Available:

Mobile electronic commerce system

Patent Assignee (name, country): MATSUSHITA ELECTRIC IND CO LTD, JP
Inventor (name, country): TAKAYAMA HISASHI, JP

Patent Publications:
Patent Number   Kind Date   Applic Number   Kind Date
Main Patent:
CN 1664828   A 20050907 CN 200510004043 A 19980813
Priority:
JP 1997230564   A 19970813

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office
 G06F-017/60   MAIN   "VERSION 7"
International Patent Classification (Version 8):
 G06Q-0030/00...

...G06Q-0020/00
 G06Q-0030/00...

...G06Q-0020/00

Detailed Description:
...tax jin and calculating the total amount the amount is transmitted to
user. The
Time the user using the electronic payment card in the desired
payment under the condition of pressing cash desk 511
The payment card settlement 512 switch is used for electronic card to
the desired payment under the condition of
According to the...micro check is sent to 7012
Switching station.
Receives the telephone micro check 7012 of the electronic calling card
charging device verifies the telephone micro check 7012
Of the content to generate a corresponds to the paying telephone micro
check 7012 the data information...

 8/3,K/6   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.

02560809
Methods and systems for distribution of a mobile wallet for a mobile device
Verfahren und Systeme zur Verteilung einer mobilen Geldborse fur ein
    mobiles Gerat
Procedes et systemes de distribution d'un portefeuille mobile pour un
    dispositif mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980988 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103102 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:

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  G06Q-0020/00      A I F B 20060101 20080901 H EP
  G07F-0007/10      A I L B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 182
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language    Update    Word Count
      CLAIMS A  (English)   200842      2109
      SPEC A    (English)   200842    120105
Total word count - document A         122214
Total word count - document B              0
Total word count - documents A + B   122214

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00      A I F B 20060101 20080901 H EP...

...SPECIFICATION PS) 30 includes the name(s) of the account owner(s) (i.e.
  the person who owns or controls the funds), account numbers,
  account balances, credit available and credit limits for a credit card or
  other credit facilities, available cash advance amount, names
  of other authorized users or co-owners of the account, special
  personal identification numbers (PIN), restrictions on use of the
  account, etc.
    Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...
  dedicated path 160, local-area networks (LANs), wide-area networks
  (WANs), etc. as well as the known Internet 120.
    The wireless or mobile device (mobile
  client) interface 152 provides connections to a user's mobile
  device 15. The computer system of the MFTS has a plurality...

...data services. As known to those skilled in the art, in addition to the
  standard voice function of a mobile telephone, many mobile
  devices support many additional services such as SMS for text
  messaging, packet switching for access to the Internet and MMS for...

...invention are implemented in computer software and involves user
  interaction with his or her mobile device, creation of data records,
  communications between mobile devices and the MFTS 18, and
  communications between the MFTS 18 and various other parties and their
  systems such as financial...

...communication interface 156.
    2. 2. According to one exemplary aspect of the invention, the user 12
  downloads to his/her mobile device 15 a mobile
```

client (also called a mobile application or a "Mobile Wallet") from the MFTS main website, as shown at 215. The downloaded...

...the wireless network into the mobile device for situations where a mobile device is capable of direct application download. The mobile client or application is configured and certified for the brand and model of mobile device 15 possessed by the user 12...

...bills and notifies the user of the due bill via SMS (according to one aspect). The user then launches the mobile client software on the mobile device 15, which communicates with the mobile device communication interface 152 to see the bill that is payable. The SMS message preferably only contains brief and abbreviated information as...application input/output interface 154 allows users to enroll or register with the MFTS system, to add/edit/view/delete mobile clients, add/edit/view/delete credit card/bank accounts, and add/edit/view/delete payees or billing entities. The web application interface 154 further allows user to initialize a mobile client, and to unlock a locked mobile device after a series of failed logins. Exemplary displays associated with the preferred web application interface 154 are shown and described...

...mobile client 359 (see e.g. <FIGREF IDREF=F0039>FIGS. 37A</FIGREF>, <FIGREF IDREF=F0040>37C</FIGREF>); and unlocking a mobile client 361 (see e.g. <FIGREF IDREF=F0039>FIG 37A</FIGREF>). Details of the preferred software routines are provided in connection...

...If a text message relating to an MFTS function has been received, whether by an independent process in the mobile device or integrally within the application, at step 460 the user may open the text message and determine what to do...

...IDREF=F0002>FIG. 2</FIGREF>, e.g. MFTS mobile device communication interface 150, SMS generator 151, web applications 153, FSP communication interface 156, bill presentment interface 155, accessing and maintenance of the user database 158, etc. It will be understood from...
...FIG. 3B</FIGREF>, typical web-accessible functions provided to a user include the following:
    1. 1. Enrolling a new mobile client to the MFTS (see <FIGREF IDREF=F0039>FIG. 37A</FIGREF> for a preferred embodiment and <FIGREF IDREF=F0044>FIG. 40</FIGREF> for an alternative embodiment);
    2. 2. Editing a mobile client including adding, editing, viewing and deleting a mobile client (see <FIGREF IDREF=F0039>FIGS. 37B</FIGREF> and <FIGREF IDREF=F0040...

...F0039>FIGS. 37A</FIGREF> and <FIGREF IDREF=F0040>37C</FIGREF> for a

preferred embodiment); and

6. 6. Unlocking a mobile client after the mobile device is locked (perhaps accidentally or to prevent fraud) after a predetermined number of failed logins (see <FIGREF IDREF=F0039>FIGS...

...shown in <FIGREF IDREF=F0009>FIG. 8</FIGREF>. It will be understood that this process 150 on the MFTS side communicates with similar processes in the mobile device, via the mobile device communication interface 339 in a mobile device. In this flowchart, the MFTS mobile device communication 150 interface first establishes communication link...

...set a timer to wait for a response from the MFTS server through the MCSP in step 845. The mobile device communication interface waits until it receives a response from the MFTS server or the timer times out, whichever comes first. If the mobile device communication interface receives a response within a predetermined timeout period, the message is sent to the mobile device in step 850. Otherwise, if the MFTS mobile device communication interface 150 does not receive any response in time, then an error message is sent to the mobile device notifying...

...back to wait for next message in step 860 until the user turns off the mobile device and terminates the mobile device application.

MOBILE CLIENT SECURITY ASPECTS

In order to use the MFTS 18, a user 12 with a suitable mobile device 15 must register...mobile client. This initialization code is later entered into the mobile device (see below) upon prompting, for activating the mobile client.

(b) According to another exemplary aspect of the invention, on the mobile device, the MFTS 18 sends the mobile device a second SMS that contains a clickable link for downloading the mobile client. The user then clicks the link and downloads the application into the mobile device.

6. After the mobile client is finished downloading into the device and activated by the user, it will present a screen prompting for the initialization code. The user will then key in the initialization code into the mobile client.

7. The initialization code is then communicated from the mobile device 15 to the MFTS 18, to be used for device and mobile client authentication. When a valid initialization code is received by the MFTS 18, a unique digital key is placed onto the mobile client.

8. Upon receipt of a digital certification from the MFTS 18, the mobile client then prompts the user to enter...

...causes the interface to initiate a communication to a particular FSP 30,

for example from a mobile device (MFTS mobile ~~device~~
~~communication~~ interface 150) or from another MFTS process such as a
web application initiated payment instruction. If the incoming message is
...

...where information corresponding to the message from the FSP is forwarded
to the intended destination, e.g. to the mobile ~~device~~
~~communication~~ interface or to a web application interface that
initiated a payment instruction.
   After step 970, the process 156 loops back...

...the FSP communication interface 156 is operative to process messages
from various MFTS processes (such as from the MFTS mobile ~~device~~
~~communication~~ interface 150), communicate relevant information to a
selected FSP, receive a response message, update any corresponding
transaction or user database...

 8/3,K/7   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02560808
Methods and systems for real time account balances in a mobile environment
Verfahren und Systeme fur Echtzeit-Kontostande in einer mobilen Umgebung
Procedes   et   systemes   pour   equilibres   des comptes en temps reel dans un
   environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980987 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103098 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

```
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00     A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 160
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language    Update     Word Count
     CLAIMS A  (English)  200842      2717
     SPEC A    (English)  200842    120087
Total word count - document A         122804
Total word count - document B              0
Total word count - documents A + B   122804

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00     A I F B 20060101 20080901 H EP

...SPECIFICATION credit entities usually include all credit facilities
  available to a person or a family.
    Generally speaking, information associated with a payment source
  (PS) 30 includes the name(s) of the account owner(s) (i.e. the person who
  owns or controls the funds), account numbers, account balances,
  credit available and credit limits for a credit card or other credit
  facilities, available cash advance amount, names of other
  authorized users or co-owners of the account, special personal
  identification numbers (PIN), restrictions on use of the account,
  etc.
    Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...a
  computer system comprising a database 158, telecommunications interfaces
  152, and software. The MFTS 18 supports three major interfaces or
  communication methods: a financial service provider (FSP)
  communication interface 156, a wireless or mobile
  device (mobile client) interface 152, and a world wide
  web (WWW) or Internet user interface (UI). As known to those skilled in
  the...

...dedicated path 160, local-area networks (LANs), wide-area networks
  (WANs), etc. as well as the known Internet 120.
    The wireless or mobile device (mobile
  client) interface 152 provides connections to a user's mobile
  device 15. The computer system of the MFTS has a plurality...

...data services. As known to those skilled in the art, in addition to the
  standard voice function of a mobile telephone, many mobile
  devices support many additional services such as SMS for text
```

messaging, packet switching for access to the Internet and MMS for...

...Remote Procedure Call (RPC) interface that provides mobile clients with access to financial services available on the MFTS. The mobile client interface is preferably designed to facilitate communications between the MFTS 18 and the mobile users, including all data transmissions and...

...HTML) whose purpose is to allow users to enroll or register for services provided by the MFTS 18, manage their mobile clients, and perform other user-related functions such as account maintenance, adding a new payee, verifying account information for payment sources...

...WiFi, Bluetooth, infrared, etc.) signal constituting payment information in return to the associated device. It is contemplated that a mobile device 15 can be configured to receive a payment obligation (a PM) from a merchant at point-of-sale (POS) via a wireless communication in a direct manner, and thereby provide the user the capability and opportunity to pay a billing entity for the...until it receives a response from the MFTS server or the timer times out, whichever comes first. If the mobile device communication interface receives a response within a predetermined timeout period, the message is sent to the mobile device in step 850. Otherwise, if the MFTS mobile device communication interface 150 does not receive any response in time, then an error message is sent to the mobile device notifyingoff the mobile device and terminates the mobile device application.

MOBILE CLIENT SECURITY ASPECTS
    In order to use the MFTS 18, a user 12 with a suitable mobile device 15 must register...

...invention, one or more of the following security measures are implemented in the MFTS 18 with respect to communications with mobile devices:
    Secure Mobile Client Delivery: In accordance with one aspect of the invention, the mobile application is delivered (e.g. by downloading) into a...

...transactions.
    Digital Keys on Client: According to another exemplary aspect of the invention, a uniquedigital key is issued to each client (mobile device) for use in digitally signing all communications to the MFTS server. This strongly authenticates the mobile client to the server...

...password for access, which are much easier to compromise than digital

keys. It is believed that use of the MFTS mobile client to access financial services is equally if not more secure than commonly used browser based online banking systems that require...

...and the digital certificate creates a two-factor authentication mechanism for use of the mobile wallet software 400 on a mobile device.

Mobile Client Deactivation in Event of Theft or Loss: If the user's mobile device is stolen or lost, the user can...

...This will prevent further communication between the mobile client and the MFTS and delete all demographic information from the mobile client about the user's mobile wallet.

Encryption of Data Placed in Local Storage: All data placed into local storage on the mobile device 15 is...

...mobile client. This process establishes a difficult-to-forge link between a user account and an instance of the mobile client on the user's mobile device.

Mobile Client Initialization: The following steps describes the best mode currently contemplated for a process of user enrollment in a system constructed...

...client and clicks an initialize button.

4. 4. Another step involves generation of a verification code to activate the mobile client on the mobile device:

1. (a) In accordance with one exemplary aspect of the invention, the MFTS 18 sends an SMS to the phone...

...mobile client. This initialization code is later entered into the mobile device (see below) upon prompting, for activating the mobile client
.

2. (b) According to another exemplary aspect of the invention, on the mobile device, the MFTS 18 sends the mobile device a second SMS that contains a clickable link for downloading the mobile client. The user then clicks the link and downloads the application into the mobile device.

6. 6. After the mobile client is finished downloading into the device and activated by the user, it will present a screen prompting for the initialization code. The user will then key in the initialization code into the mobile client.

7. 7. The initialization code is then communicated from the mobile device 15 to the MFTS 18, to be used for device and mobile client authentication. When a valid initialization code is received by the MFTS 18, a unique digital key is placed onto the mobile client.

8. 8. Upon receipt of a digital certification from the MFTS 18, the

mobile client then prompts the user to...F0014>FIG. 13</FIGREF> and the
figures that follow accompany the following discussion of exemplary
display screens generated on a ~~mobile device~~ 15 by a mobile
~~client~~ application, in connection with viewing payment sources and
account balances, in accordance with exemplary aspects of the invention.
Before the...

 8/3,K/8   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02560805
Methods and systems for making a payment via a paper check in a mobile
    environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck
    mit gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via un cheque dans un
    environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980984 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103078 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) — PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 152
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

```
Available Text   Language   Update    Word Count
      CLAIMS A   (English)  200842      2000
      SPEC A     (English)  200842    120076
Total word count - document A         122076
Total word count - document B              0
Total word count - documents A + B    122076
```

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION provide services and operations as described in this
document, in accordance with exemplary aspects of the invention.
 Mobile device: any device used for communication over a
wireless communication networks, such as a cellular phone, a
walkie-talkie, a personal digital assistant (PDA), a pager...

...phones.
 User: an individual or other entity that accesses or uses a mobile
device to perform certain functions of a mobile financial
transaction system. See also Consumer. As used herein, these terms
are generally synonymous. A user may also use a web interface to access
the MFTS...

...a billing entity or in response to initiation by a user.
 Certain PMs 20 that constitute household bills may be
communicated to the MFTS through a bill presentment channel of the
MFTS. In accordance with an exemplary aspect of the invention, regular
household bills are communicated to the MFTS at a predetermined interval
or on request of the user by communication with an electronic bill
aggregator, such as CheckFree Corporation, that provides a service of
"bill presentment" electronically.
 PMs 20 that...

...an aggregator or by a specific billing entity. Such user-initiated
transactions are typically sent to the MFTS via wireless
communications devices through the services of a mobile
communication network (not shown in this figure). Such PMs may be
characterized as "PayAnyone" transactions as they contemplate the making
of...

...the funds), account numbers, account balances, credit available and
credit limits for a credit card or other credit facilities, available
cash advance amount, names of other authorized users or
co-owners of the account, special personal identification numbers
(PIN), restrictions on use of the account, etc.
 Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...

software. The MFTS 18 supports three major interfaces or communication methods: a financial service provider (FSP) communication interface 156, a wireless or mobile device (mobile client) interface 152, and a world wide web (WWW) or Internet user interface (UI). As known to those skilled in the...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality of interfaces to communicate to users' mobile devices through various wireless telecommunication service providers providing voice/data service with CDMA, GSM, GPRS, other 2G wireless data communication services...

...user database 158.

The mobile device communication interfaces 152 are preferably an HTTP Remote Procedure Call (RPC) interface that provides mobile clients with access to financial services available on the MFTS. The mobile client interface is preferably designed to facilitate communications between...

...the SMS generator 151. The SMS generator is a software component that receives a message for communication to a mobile device and converts the message into SMS format, which is usually purely textual information, and transmits the message to a MCSP...

...according one embodiment of the present invention. The MFTS software 500 comprises: an MFTS main program 350; an MFTS mobile device communication interface 150 for communicating with mobile communication service providers 110; a web application interface 154 for receiving user's enrollment...add/edit/view/delete payees or billing entities. The web application interface 154 further allows user to initialize a mobile client, and to unlock a locked mobile device after a series of failed logins. Exemplary displays associated with the preferred web application interface 154 are shown and described...

...IDREF=F0004>FIG. 3B</FIGREF>, typical web-accessible functions provided to a user include the following:

1. Enrolling a new mobile client to the MFTS (see <FIGREF IDREF=F0039>FIG. 37A</FIGREF> for a preferred embodiment and <FIGREF IDREF=F0044>FIG. 40</FIGREF> for an alternative embodiment);

2. Editing a mobile client including adding, editing, viewing and deleting a mobile client (see <FIGREF IDREF=F0039>FIGS. 37B</FIGREF> and<FIGREF IDREF=F0040>37D</FIGREF> for a preferred embodiment and <FIGREF IDREF...

...IDREF=F0039>FIGS. 37A</FIGREF> and <FIGREF IDREF=F0040>37C</FIGREF> for
a preferred embodiment); and
  6. Unlocking a mobile client after the mobile device
is locked (perhaps accidentally or to prevent fraud) after a
predetermined number of failed logins (see <FIGREF IDREF=F0039>FIGS...

...shown in <FIGREF IDREF=F0009>FIG. 8</FIGREF>. It will be understood that
this process 150 on the MFTS side communicates with similar
processes in the mobile device, via the mobile device
communication interface 339 in a mobile device. In this flowchart,
the MFTS mobile device communication 150 interface first establishes
communication link...

...set a timer to wait for a response from the MFTS server through the MCSP
in step 845. The mobile device communication interface waits
until it receives a response from the MFTS server or the timer times out,
whichever comes first. If the mobile device communication
interface receives a response within a predetermined timeout period, the
message is sent to the mobile device in step 850. Otherwise, if the MFTS
mobile device communication interface 150 does not receive
any response in time, then an error message is sent to the mobile device
notifying...

...back to wait for next message in step 860 until the user turns off the
mobile device and terminates the mobile device application.

    MOBILE CLIENT SECURITY ASPECTS
    In order to use the MFTS 18, a user 12 with a suitable mobile device 15
must register...mobile client. This initialization code is later entered
into the mobile device (see below) upon prompting, for activating the
mobile client.
    (b) According to another exemplary aspect of the invention, on the
mobile device, the MFTS 18 sends the mobile device a second SMS that
contains a clickable link for downloading the mobile client. The
user then clicks the link and downloads the application into the
mobile device.
    6. After the mobile client is finished downloading into the
device and activated by the user, it will present a screen prompting for
the initialization code. The user will then key in the initialization
code into the mobile client.
    7. The initialization code is then communicated from the mobile device
15 to the MFTS 18, to be used for device and mobile
client authentication. When a valid initialization code is received
by the MFTS 18, a unique digital key is placed onto the mobile
client.
    8. Upon receipt of a digital certification from the MFTS 18, the mobile
client then prompts the user to enter...

...causes the interface to initiate a communication to a particular FSP 30,
for example from a mobile device (MFTS mobile device
communication interface 150) or from another MFTS process such as a
web application initiated payment instruction. If the incoming message is
...

...where information corresponding to the message from the FSP is forwarded
to the intended destination, e.g. to the mobile device
communication interface or to a web application interface that
initiated a payment instruction.
   After step 970, the process 156 loops back...

...the FSP communication interface 156 is operative to process messages
from various MFTS processes (such as from the MFTS mobile device
communication interface 150), communicate relevant information to a
selected FSP, receive a response message, update any corresponding
transaction or user database...

 8/3,K/9   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen
    Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:
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    Atlanta GA 30328, (US), (Applicant designated States: all)
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    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date):   EP 1978478 A2 081008 (Basic)
APPLICATION (CC, No, Date):   EP 2008103106 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180
NOTE:
  Figure number on first page: 1

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Available Text Language   Update   Word Count
      CLAIMS A (English)   200841   4483
      SPEC A   (English)   200841   238133
Total word count - document A   242616
Total word count - document B   0
Total word count - documents A + B 242616

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION go to an Internet web site to register an account, add
  information about billers, add information about financial institutions,
  and pay bills online. However, the system described in
  <PATCIT ID=PCIT0012 DNUM=US6289322B> U.S. Pat. No. 6,289,322
  </PATCIT> patent is intended for users with a PC and...

...transaction server. A buyer and "merchant store" identification code
  (for each) and a bill for the goods or services is transmitted to
  the payment transaction server. The payment transaction server examines
  the data received from the mobile phone and determines the approval
  of the transaction based on a balance corresponding to the buyer
  identification code. When approved, an approval
  notification is sent to a terminal at the merchant store. After the
  confirmation from the approval notification at the merchant store,
  the buyer receives the goods or services.
    A system as described in the Kim et...

...merchants for goods or services, or to anyone or any other designated
  entity, with knowledge of the amounts to be paid and the
  funds available balances. And of course, all of this must be
  convenient, secure, and rapid.
    As will be described and explained in detail below, the present
  inventors have constructed various systems and methods for completing
  financial transactions in a...F0029>FIG. 27</FIGREF> shows a sequence of
  mobile device screen views from a payee's perspective of a "PayAnyone"
  payment feature with a paper check payment method according

to an exemplary aspect of the invention.
 <FIGREF IDREF=F0030>FIG. 28</FIGREF> is a sequence diagram illustrating
...aspect of the invention.
 <FIGREF IDREF=F0019>FIG. 18A</FIGREF> shows a sequence diagram
illustrating computer-implemented method steps for paying a bill
according to a preferred embodiment of the present invention, and <FIGREF
IDREF=F0020>FIG. 18B</FIGREF> shows a...

...of the invention.
 <FIGREF IDREF=F0037>FIG. 35</FIGREF> is a sequence diagram illustrating
computer-implemented method steps whereby a payee downloads and
installs a mobile device application from the MFTS system as a part
of the viral financial commerce system according to an exemplary aspect
of...user 12 of a mobile device 15 (such as a cellphone or wireless PDA)
accesses the MFTS 18 to select payments to make ("PM") and to
select payment sources ("PS") for making such payments, in
the manner that will be described. The major inputs to the MFTS 18
comprise payments to make 20 (hereinafter "PM") and payment sources
30 (hereinafter "PS").
    PAYMENT TO MAKE (PM): A payment to make (PM) 20 comprises
any and all payment obligations and/or instructions, whereby
money or credits are transferred from one person or entity to
another. These obligations include bills that a person or a family
receives on a...

...may also include any payments that a person or a family initiates such
as gasoline purchases, movie theater tickets, any cash-only
purchases, other retail payments at point-of-sale, as well as
payment to an individual. Accordingly, PMs may occur either by
presentment of a bill by a billing entity or in response...

...an aggregator or by a specific billing entity. Such user-initiated
transactions are typically sent to the MFTS via wireless
communications devices through the services of a mobile
communication network (not shown in this figure). Such PMs may be
characterized as "PayAnyone...etc. This information is generally the same
whether the PM is the result of bill presentment or from user initiation.

    PAYMENT SOURCES (PS): The payment sources (PS) 30 comprise any
and all funds available to a person or a family for...

...include credit card accounts, debit card accounts, bank checking and/or
saving accounts, department store credit card accounts, etc. These
funds are usually divided into two major categories: banking
entities and credit entities. Entities that provide and/or maintain such
funds are typically financial service providers (FSPs), which are
often financial institutions (FI). Banking entities usually include

checking and/or savings accounts where the money available to a
person or a family is kept. The credit entities usually include all
credit facilities available to a...

...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who
owns or controls the funds), account numbers, account balances,
credit available and credit limits for a credit card or other credit
facilities, available cash advance amount, names of other
authorized users or co-owners of the account, special personal
identification numbers (PIN), restrictions on...

...device 15, as shown at Step 1.
    2. 2. A second step is for a user 12 of a mobile device 15 to
view available payments to make (step 2 shown in a triangle) and payment
sources (step 2 shown in...

...methodology, but which does not involve the mobile device or
communications with the MCSP, is the construction of an MFTS
payment instruction utilizing information from the mobile payment
instruction, and communication of that MFTS payment instruction to a
payment instruction recipient, as shown at Step 5.
    6. 6. A sixth step in the overall methodology of the invention is the
transfer of funds to selected payee by a payment
instruction recipient, typically through a financial service provider,
using a selected payment source, as shown at Step 6.
    7. 7...

...of the billing entities, a balance due or payment due, and a due date
for the payment to make. For payment sources, the consumer's
account name(s), current balance, funds available etc will be
shown.
    With regard to Step 2, a user 12 of a mobile device 15 views payments
...

...the mobile payment instruction, together with selected other information
stored in the database of the MFTS associated with the mobile
device users such as the mobile device user's account number, the
appropriate account to use for payment, the amount of...

...software. The MFTS 18 supports three major interfaces or communication
methods: a financial service provider (FSP) communication interface 156,
a wireless or mobile device (mobile client)
interface 152, and a world wide web (WWW) or Internet user interface
(UI). As known to those skilled in the...

...dedicated path 160, local-area networks (LANs), wide-area networks
(WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality of interfaces to communicate to users' mobile devices through various wireless telecommunication service providers providing voice/data service with CDMA, GSM, GPRS, other 2G wireless data communication services...

...music, and/or video. The system 18 thus preferably includes an SMS generator 151 for generating SMS message. The mobile device communication interfaces 150 allow the users to receive financial and other information wherever they are (provided that they are within the...

...The mobile devices 15 communicate with the MFTS 18 via a wireless connection (illustrated as antenna 112), using a wireless communication service provided by a mobile communication service provider (MCSP) 110. The mobile devices 15 comprise any devices that are connected for data communications with a mobile communication network via the MCSP 110. Such devices 15 may include a pager 15a, a personal digital assistant (PDA) 15b, cellular...

...use a standard called PCS, which is based on CDMA but uses different frequencies. Furthermore, so called "broadband" wireless data communication standards know as WiFi and WiMAX, which are currently used for WLAN implementations, are also usable for implementing embodiments of...

...may also include any payments that a person or a family initiates such as gasoline purchases, movie theater tickets, any cash-only purchases, other retail payments at point-of-sale, as well as payment to an individual. Accordingly, PMs may occur either by presentment of a bill by a billing entity or in response...
...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available cash advance amount, names of other authorized users or co-owners of the account, special personal identification numbers (PIN), restrictions on use of the account, etc.
    Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...

...as one example, using the mobile device application on a mobile device 15, which results in construction of a mobile payment instruction (MPI) based on the information input by the user 12, as shown at Step 3.
    4. 4. A fourth...

...recipient, as shown at Step 5.

6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.

7. 7. A seventh step in the overall methodology of the invention is for the financial service provider to send a payment confirmation message back to the MFTS upon successful processing of the MFTS payment instruction.

More details regarding these steps will...

...15 views payments to make as shown at Step 2 (PM) and views payment sources for use in making a payment as shown at Step 2 (PS). In accordance with an exemplary aspect of the invention, the mobile device user 12...

...to the mobile device is a selected and reduced subset of the information that is typically associated with a financial transaction for making an electronic payment using a selected payment source, the mobile device user only sees the minimally required information he or she needs to decide to make a...

...of the invention, users provide personal information to register for service, input personal and financial information to the MFTS, and verify such information through a display on the user's computer system.

The financial service provider (FSP) communication interface 156 is an interface to financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/payment entities 180 for payments to make (PM). The computer...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality...provides the wireless connection between the mobile devices 15 and the MFTS 18, for supporting the mobile application and facilitating transactions the manner described herein, are contemplated for use in constructing embodiments of the invention.

The data network 120, which includes the well-known...

...with transactions on a temporary or interim basis. The holding account FSP 175 provides an FDIC-insured account for holding funds in connection with escrow-type transactions wherein release of payment to a billing entity 180 is conditioned on some event...

...payment source can be instructed, with a payment instruction, to transmit the funds to the holding account 175, where such funds

will be held on behalf of the user until a release event (e.g. delivery
of goods, execution of an agreement, or other predetermined event), at
which time the holding account 175 will transmit the funds to
the indicated billing or payment entity.

GENERAL OPERATION OF MFTS
   Prior to discussing the software architecture of the preferred
embodiments of the invention, the overall...

...between the MFTS 18 and various other parties and their systems such as
financial institutions, billing entities, person to whom payments
are made, etc. Still referring in this regard to <FIGREF IDREF=F0002>FIG.
2</FIGREF>, the overall operation of the...

...has Internet access capabilities. The account owner (user) chooses or is
given a username and a password for security and authentication
purposes. A user profile is created for the account and necessary
information such as a mobile device identification number or...

...account number, name and address of the account owner, billing cycles,
and any other related information. Likewise, one or more payment
sources (PM) are also entered into the user database, including the bank
routing number(s) and account number(s), name(s) and address(es) of
the account owner(s), access codes such as PIN, access methods, credit
card number(s...
...wireless network into the mobile device for situations where a mobile
device is capable of direct application download. The mobile client
or application is configured and certified for the brand and model of
mobile device 15 possessed by the user 12...

 8/3,K/10   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02556815
Methods and systems for making a payment via a stored value card in a
    mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit
    gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via une carte a valeur
    stockee dans un environnement mobile
PATENT ASSIGNEE:
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    Atlanta GA 30328, (US), (Applicant designated States: all)
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PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)
APPLICATION (CC, No, Date): EP 2008103081 060706:
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) – PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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     SPEC A   (English) 200841   238111
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Total word count – document B   0
Total word count – documents A + B 243115
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION the data formatting, including the syntax of messages, the
  terminal to computer dialogue, character sets, sequencing of messages
  etc.
     Stored Value (SV) card : a payment card, typically
  including a magnetic stripe or other electrical, magnetic, or electronic
  information carrying medium, that is accepted as a...

...or portions thereof, may be stored in a remote memory storage device. It
  will be appreciated that the network connections described or shown
  are exemplary and other means of establishing communications over wide
  area networks or the Internet may be used.

  CONSOLIDATION OF PAYMENT OBLIGATIONS

With the foregbe a business, a government agency, a person, or virtually any other organization that conducts business transactions...

...behalf of users with mobile devices in accordance with exemplary aspects of the invention. A FSP may also be a payment instruction recipient and effect a payment.

I/O : input/output.

LAN : local-area network, a collection of computers that are connected for electronic communications, typically located...

...provided from a mobile device in accordance with exemplary aspects of the invention. An MFTS payment instruction (MFTSPI) is a communication initiated by the MFTS and transmitted to a payment instruction recipient to instruct that recipient to make a payment to...

...including but not limited to paper check, stored value card, ACH funds transfer, crediting a credit card account, wire transfer, money order, credit to a PayPal or other online financial account, another type of financial instrument, etc. In accordance with aspects...

...may be chosen by a payer in certain embodiments, or may be chosen by a payee in other embodiments. A payment source differs from a payment method in that a payment source provides funds for an instrument of a chosen payment method.

Payment to Make (PM) : A payment obligation of a mobile device user, for which an instruction to make a payment is...

...illustrated by flow charts, sequence diagrams, exemplary screen displays, and other techniques used by those skilled in the art to communicate how to make and use such computer program modules. Generally, program modules include routines, programs, objects, components, data structures, etc...

...input devices (not shown), such as a microphone, game pad, satellite dish, scanner, or the like. These and other input devices are often connected to the processing unit through known electrical, optical, or wireless connections.

The main computer that effects many...Such user-initiated transactions are typically sent to the MFTS via wireless communications devices through the services of a mobile communication network (not shown in this figure). Such PMs may be characterized as "PayAnyone" transactions as they contemplate the making of...

...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available cash advance amount, names of other authorized users or co-owners of the account, special personal

identification numbers (PIN), restrictions on...

...aspects of the invention involves seven primary steps. Interactions between the MFTS 18 and mobile devices 15 are established through communication services provided by a mobile communication service provider (MCSP, not shown in <FIGREF IDREF=F0001>FIG. 1</FIGREF>) and involve...

...on the information input by the user 12, as shown at Step 3.
    4. 4. A fourth step is the communication of the mobile payment instruction (MPI) from the mobile device 15 to the MFTS for handling, as shown at Step 4.
    5. 5. A fifth step in the overall methodology...

...communications with the MCSP, is the construction of an MFTS payment instruction utilizing information from the mobile payment instruction, and communication of that MFTS payment instruction to a payment instruction recipient, as shown at Step 5.
    6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.
    7. 7...
...a bill presentment channel of the MFTS. In accordance with an exemplary aspect of the invention, regular household bills are communicated to the MFTS at a predetermined interval or on request of the user by communication with an electronic bill aggregator...

...as one example, using the mobile device application on a mobile device 15, which results in construction of a mobile payment instruction (MPI) based on the information input by the user 12, as shown at Step 3.
    4. 4. A fourth...

...shown at Step 4.
    5. 5. A fifth step in the overall methodology, but which does not involve the mobile device or communications with the MCSP, is the construction of an MFTS payment instruction utilizing information from the mobile payment instruction, and communication...

...recipient, as shown at Step 5.
    6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.
    7. 7. A seventh step in the overall methodology of the invention is for the financial service provider to send a payment confirmation message back to the MFTS upon successful processing of the MFTS payment instruction.

More details regarding these steps will...

...to the mobile device is a selected and reduced subset of the information that is typically associated with a financial transaction for making an electronic payment using a selected payment source, the mobile device user only sees the minimally required information he or she needs to decide to make a...is an interface to financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/payment entities 180 for payments to make (PM). The computer system of the MFTS connects to the computer systems of financial entities through various types...

...connection between the mobile devices 15 and the MFTS 18, for supporting the mobile application and facilitating transactions the manner described herein, are contemplated for use in constructing embodiments of the invention.
  The data network 120, which includes the well-known...

...payment source can be instructed, with a payment instruction, to transmit the funds to the holding account 175, where such funds will be held on behalf of the user until a release event (e.g. delivery of goods, execution of an agreement, or other predetermined event), at which time the holding account 175 will transmit the funds to the indicated billing or payment entity.

  GENERAL OPERATION OF MFTS
  Prior to discussing the software architecture of the preferred embodiments of the invention, the overall...

...has Internet access capabilities. The account owner (user) chooses or is given a username and a password for security and authentication purposes. A user profile is created for the account and necessary information such as a mobile device identification number or...

...with the account is entered and saved to the user database 158 in a user record. All billing entities for payments to make (PM) that the user wishes the MFTS to serve are entered by the user into the user database, including account number, name and address of the account owner, billing cycles, and any other related information. Likewise, one or more payment sources (PM) are also entered into the user database, including the bank routing number(s) and account number(s), name(s) and address(es) of the account owner(s), access codes such as PIN, access methods, credit card number(s...

...s mobile device. It will be understood that, according to a preferred exemplary aspect of the invention, because the mobile client is an application that runs independently on the mobile device and does not

require an active communication connection to the...

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02524523
Method and systems for viewing aggregated payment obligations in a mobile
    environment
Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in
    einer mobilen Umgebung
Procede et systemes pour la visualisation d'obligations de paiement
    regroupees dans un environnement mobile
PATENT ASSIGNEE:
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  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp, 25 The Square,
    Martlesham Heath, Ipswich,Suffolk, IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1956543 A2 080813 (Basic)
APPLICATION (CC, No, Date):   EP 2008103086 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
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     CLAIMS A (English) 200833   2184
     SPEC A   (English) 200833   120121
Total word count - document A   122305

Total word count – document B   0
Total word count – documents A + B   122305
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080704 H EP

...SPECIFICATION the funds), account numbers, account balances, credit
available and credit limits for a credit card or other credit facilities,
available cash advance amount, names of other
authorized users or co-owners of the account, special personal
identification numbers (PIN), restrictions on use of the account,
etc.
    Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...
displayed.
    Still referring to <FIGREF IDREF=F0014>FIG. 13</FIGREF>, in accordance
with an exemplary aspect of the invention, the mobile client
application is configured so that one particular payment source is
automatically selected as a default payment method, for use automatically
...payer, as indicated at step 2222. Once the user/payer's financial
institution 30A verifies that the user has sufficient funds to
cover the payment, the payer's financial institution credits the
identified stored value card account (through 2224C) in the
designated amount, the receipt of which by the payee is indicated
at step 2230. It should be understood that step 2230...
...exemplary aspect of the invention. It will be understood that the payer
can alternatively select a paper check or stored value card
payment method, and that the particular payment method
described is merely exemplary.
    As in previously described embodiments and aspects, the user first
selects the Mobile Wallet application in screen 2302, provides
authentication information (e.g. a login) via screen 2304, and is
authenticated by the MFTS before being presented with options for
making a payment at screen 2306. Assume that in screen 2306...

...institution 2580. The third party payment provider 2560, as in previous
aspects, is a payment instruction recipient that effects a payment
to the payee, in this case by transferring funds to the
payee's financial institution 2580.
    As in previous methods described elsewhere, steps 2502, 2504
involve authentication of the user/payer to the MFTS 18 through
message 2506, authentication by the MFTS 18 in step 2508, and
sending an authentication confirmation message 2510 and user's
payee list to the user's mobile device 15. In response to authentication,
the...

...routine of the Mobile Wallet application (not separately shown). At step
2528 the payee selects an account into which the funds should be

deposited. A return payment account selection message 2530 is generated (e.g. a return text message or communication from the Mobile Wallet on the...

...a payee, although it will be understood that other ways to identify a payee are contemplated. Specifically illustrated is a payment method involving use of a stored value (SV) card according to an exemplary aspect of the invention. It will be understood that the payer can alternatively select an ACH or paper check payment method, and that the particular payment method described is merely exemplary of payment using a stored value card.

Those skilled in the art will understand and appreciate that payment by a stored value (SV) card involves payment transaction infrastructure that does not form a part of the present invention, but is conventional and in widespread use. Specifically, a payment instruction is provided by a system constructed as described herein to a payment instruction recipient that has facilities for issuing a new stored value card or adding value to a pre-existing stored value card. It will be appreciated that various entities may serve...pre-existing card of the payee (pre-stored), and provides buttons for Pay, New Card, and Cancel. Selection of the Pay button results in making payment via the pre-existing stored value card, while selection of the New Card button results in issuance of a new stored value card. It will of...

...lookup to locate one or more nearby retail locations for the payee to pick up and/or load a Stored Value Card. According to one exemplary aspect of the invention, the transaction ID is maintained by the card provider to be used for authentication purposes when the payee requests that the card be loaded with the payment.

Further at step 3108, the third party...

...with a stored value card by the payee, with a request to activate and/or load the card with the payment. The third party card provider typically at this time requires authentication information to activate and/or load the stored value card. In this case the authentication information comprises one or more of the following items of information: the transaction ID number, the card number, the mobile...

...institutions 30A and 30B.

As in previous methods described elsewhere, initial steps 3302, 3304, 3307, and 3309 in the balance transfer method involve receiving authentication message 3306 from the user/payee, authentication by the MFTS 18, and sending an authentication confirmation message 3308 to the user's mobile device 15. In response...

```
 8/3,K/12     (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01622333    **Image available**
MONEY TRANSFER TRANSACTIONS VIA PRE-PAID WIRELESS COMMUNICATION DEVICES
TRANSACTIONS  DE  TRANSFERT  D'ARGENT PAR L'INTERMEDIAIRE DE DISPOSITIFS DE
    COMMUNICATION SANS FIL PREPAYES
Patent Applicant/Assignee:
  THE WESTERN UNION COMPANY, 12500 East Belford Avenue, Englewood, Colorado
    80112, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  BLAIR Paul, 11141 Tamarron Drive, Parker, Colorado 80138, US, US
    (Residence), US (Nationality), (Designated only for: US)
  LIEURANCE Rex, 70 W. 6th Avenue, # 103, Denver, Colorado 80204, US, US
    (Residence), US (Nationality), (Designated only for: US)
  ROBERTSON Diane, 9224 Wolfdale Drive, Lone Tree, Colorado 80124, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, 1200
    17th Street, Suite 2700, Denver, Colorado 80202, US
Patent and Priority Information (Country, Number, Date):
  Patent:            WO 200819216 A2-A3 20080214 (WO 0819216)
  Application:       WO 2007US73692 20070717  (PCT/WO US2007073692)
  Priority Application: US 2006462223 20060803
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
  DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
  KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
  NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
  TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
  NL PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7643

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
```

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   payor 110 may provide a PIN, password, biometrics reading, or other
  personal information associated with the user profile to the money
  transfer service provider 170 to verify identify.

  In other embodiments, the payor 110 may provide secondary personal
  identification information in addition to the information
  automatically provided via the wireless communication device user
  profile. The secondary personal identification information may then
  be verified, e.g., as described below with reference to the
  FRSS 185 system.

  [0025] Following identity verification and authentication of payor
  110 (or in connection with authentication of payor 110), payor 110 will
  generally provide money transfer instructions to the
  money transfer service provider 170 via the wireless
  communication device 120. The money transfer instructions
  include at least the amount of the money transfer
  transaction, the recipient, i.e., payee 130, of the
  transaction, and optionally the physical location of the payee 130
  and/or payment account associated with the payee 130. In certain...

...Further, the instructions may, in part, be provided based on information
  stored in the user profile associated with the wireless
  communication device 120. For instance, payee
  identifier information may be stored in a user profile for quick
  retrieval during money transfer transactions. In other embodiments, payee
  ...

...be obtained by automatic methods such as ANI look-up. For instance,
  following completion of a phone call using the wireless
  communication device, a payor 110 may connect with a money
  transfer service provider 170 and request a money transfer transaction,
  wherein a payee 130...

...e., as a person authorized to charge against the account. By way of
  non-limiting example, the account may be authenticated based on,
  e.g., PIN, password, account name, maiden name, mother's
  maiden name, zip code, etc. The money transfer service
  provider 170 may authenticate the account at any time following the
  point when the payor 110 accesses the money transfer service
  provider 170 via the wireless communication device 120. For instance, the
  money transfer service provider 170 may authenticate the

account during payor 110 verification and authentication. Alternatively,
the account may be authenticated in connection with the final steps
of account verification described below, following payor 110
verification.

[0028] The payment source account information associated with the
wireless communication device may include a pre-paid account, e.g...

 8/3,K/13   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01556457
METHODS AND SYSTEMS FOR PROVIDING ACCESS TO A COMPUTING ENVIRONMENT
    PROVIDED BY A VIRTUAL MACHINE EXECUTING IN A HYPERVISOR EXECUTING IN A
    TERMINAL SERVICES SESSION
PROCEDES ET SYSTEMES DE FOURNITURE D'ACCES A UN ENVIRONNEMENT INFORMATIQUE
    FOURNI PAR UNE MACHINE VIRTUELLE FONCTIONNANT EN EXECUTION D'UN
    HYPERVISEUR DANS UNE SESSION DE SERVICES DE TERMINAL
Patent Applicant/Assignee:
  CITRIX SYSTEMS INC, 851 West Cypress Creek Road, Fort Lauderdale, FL
    33309, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  PARRY Steve, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3, 1
    Julius Avenue, North Ryde, New South Wales, 2113, AU, AU (Residence),
    AU (Nationality), (Designated only for: US)
  LOW Tony, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3, 1
    Julius Avenue, North Ryde, New South Wales, 2113, AU, AU (Residence),
    AU (Nationality), (Designated only for: US)
  CROFT Richard, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3, 1
    Julius Avenue, North Ryde, New South Wales, 2113, AU, AU (Residence),
    AU (Nationality), (Designated only for: US)
  MAZZAFERRI Richard, c/o Citrix Systems Australasia R & D Pty Ltd., Level
    3, 1 Julius Avenue, North Ryde, New South Wales, 2113, AU, AU
    (Residence), AU (Nationality), (Designated only for: US)
  RYMAN Paul, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3, 1
    Julius Avenue, North Ryde, New South Wales, 2113, AU, AU (Residence),
    AU (Nationality), (Designated only for: US)
  BISSETT Nick, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3, 1
    Julius Avenue, North Ryde, New South Wales, 2113, AU, AU (Residence),
    AU (Nationality), (Designated only for: US)
  WOOKEY Michael, C/o Citrix Systems Australasia R & D Pty Ltd., Level 3,
    New South Wales, 2113, AU, AU (Residence), AU (Nationality),
    (Designated only for: US)
  HACKETT Donovan, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3,

Detailed Description
...   hardware resource 9302 to effect subsequent quanta of work when
  connected to the hardware resource 9302. In one embodiment, the
  mobile computing device 9005 uses the connection mechanism
  9305 to switch to using the processing or computing capabilities of the
  hardware resource 9302...

...user of the mobile computing device 8905 or suitable for one or more
  applications of the mobile computing device, as described in more
  detail above in connection with FIGs. 89A-89B, 90A-90B, 91A-91 B, and
  92A-92B.

Referring now...

 8/3,K/14   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01537571
GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
Patent Applicant/Inventor:
  CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US
    (Residence), US (Nationality), (Designated for all)
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200781519 A2 20070719 (WO 0781519)
  Application: WO 2006US48704 20061219 (PCT/WO US2006048704)
  Priority Application: US 2005755291 20051230; US 2006756607 20060105; US
    2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US
    2006852794 20061018
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
  KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
  NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
  TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 520275

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0030/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   PSA: RΛ: ROUTERΛ: SA: SCOREΛ: SOUND ANALYZERΛ:
  STEREO *Λ: SYNTHΛ: TDS *Λ: TRANSFERRING INTER-SYSTEM

TELEPHONYΛ: UlP *A:-speed in which users k needed digits (as
requested by voice mail / for extension #s) helps determine...Tailor
alters how sections of computer, DNA or chemical code are 'Searched &
Replaced. The suggested formula is 'tailored to the designated
need. SOUND VISUAL ANALYZER / SOUND VISUAL RECONGINZER %* = Imagine a
laser beam bouncing on a screen based on the music's...

...driver weight settings, or changes in weight.-integrates with any other
'sensor or related 'password function needed to activate a device
/vehicle. EG: 'va, 'sa, finger print sensor.-'notifies U (user) of weight
gain/*loss; motivating them into better health. Uip...Place'. .
"Interactive": Sys "analyzes" for unusual "interactive" behavior from
"user". >>K" / "R" = User "interacts" via = "Access 1BA" . "Locator" /
"PS-Zone" / "Portable" / "PD": User's unusual or un-programmed
locations are used in "scoring" if "accessor" is permitted continued
usage of system...purchasing behavior of a consumer to advertisements: .
How functions described in abstract of patent are replaced with KN
(invention) Features:-buyer behavior can be replaced with: how
accessor functions in other manners described-advertisements and
promotions consumer has been exposed to...

 8/3,K/15   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01131656   **Image available**
SYSTEM AND METHOD FOR MOBILE PAYMENT AND FULFILMENT DIGITAL GOODS
SYSTEME ET PROCEDE DE PAIEMENT MOBILE ET DE GESTION OPTIMALE DE COMMANDES
    DE BIENS NUMERIQUES
Patent Applicant/Assignee:
  WAY SYSTEMS INC, 200 Unicorn Park, Woburn, MA 01801, US, US (Residence),
    US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  GOLDHWAITE Scott, 15 Oregon court, Hingham, MA 02043, US, US (Residence),
    US (Nationality), (Designated for all)
  GRAYLIN William, 229 Washington Street, Woburn, MA 01801, US, US
    (Residence), US (Nationality), (Designated for all)
Legal Representative:
  COLLINS Aliki K PH D (agent), AKC Patents, 215 Grove Street, Newton, MA
    02466, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200453640 A2-A3 20040624 (WO 0453640)
  Application: WO 2003US38692 20031205 (PCT/WO US2003038692)
  Priority Application: US 2002431567 20021206
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
  SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(All protection types applied unless otherwise stated – for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
  SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7595

Main International Patent Class (v7): G06F
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... this aspect of the invention include the following. The
  communication device may be a wireless communication device or a wired
  communication device. The merchant server, the payment
  server, the authentication server, the fulfillment server and the
  communication device are adapted to send and
  receive...

...fax, e-mail, voice recognition system, shot message service, interactive
  voice recording (IVR), or face-to-face communication with the
  customer. The wireless communication device may have a
  subscriber identification module (SIM) card slot and the payment card
  module may be electrically connected to the SIM card slot. The payment
  card information may be cardholder identification information, card
  identification information, authentication information, card
  issuer information, or financial institution information. The digital
  good may be electronic cash, electronic tickets, electronic
  coupons, loyalty points, credits for pre-paid mobile airtime,
  credits for prepaid utilities, electronic gift certificates, digital

rights managements (DRM) certificates, electronic transit tokens, music, software, movies...

...The merchant server and the fulfillment server may be one entity. The customer may place the purchase order to the merchant server via the communication device. The communication device may further include a shopping application and the customer may utilize the shopping application, to select the digital good, to...

 8/3,K/16   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00883040   **Image available**
ELECTRONIC PAYMENT METHODS
PROCEDES DE PAIEMENT ELECTRONIQUE
Patent Applicant/Assignee:
  PAYPERFECT PTE LTD, 30A Tanjong Pagar Road, Singapore 088453, SG, SG
    (Residence), SG (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  TAN Beng Teck Alvin, 138 Coronation Road, #02-03, Singapore 269525, SG,
    SG (Residence), SG (Nationality), (Designated only for: US)
  FRANCIS Chow Chi Wui, Apt. Block 435, Clementi Avenue 3, #10-222,
    Singapore 120435, SG, SG (Residence), MY (Nationality), (Designated
    only for: US)
Legal Representative:
  TAY Edward (et al) (agent), Arthur Loke Bernard Rada & Lee, Suntec Tower
    Two, #23-01, 9 Temasek Boulevard, Singapore 038989, SG,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200217181 A1 20020228 (WO 0217181)
  Application: WO 2000SG120 20000822 (PCT/WO SG0000120)
  Priority Application: WO 2000SG120 20000822
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 5937

Main International Patent Class (v7): G06F-017/60
International Patent Class (v7): G06F-157/00...

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... s machine to an
  authentication agency;
  (c) the authentication agency transmits a request for a secret
  identification code to the vendor's machine or a mobile
  communications device associated
  with the purchaser;
  (d) the purchaser transmits the purchaser's secret identification code
  back to the authentication agency using the purchaser's
  mobile communications device; (e) the authentication agency
  verifies the secret identification code and
  I 0 authorizes payment;
  (f) a customer agency pays the...

...or a mobile communications device
  associated with the account holder;
  (d) the account holder transmits the account holder's secret
  identification
  code back to the authentication agency using the account holder's
  mobile
  communications device;
  (e) the authentication agency verifies the secret
  identification code and
  authorizes payment;
  (f) the automatic teller machine dispenses cash to the account
  holder and the account holders account with the financial institution is
  debited accordingly.

  According to a sixth...

Claim
... s machine to an
  authentication agency;
  (c) the authentication agency transmits a request for a secret
  identification code to the vendor's machine or a mobile
  communications device associated
  with the purchaser;
  (d) the purchaser transmits the purchaser's secret identification code
  back to the authentication agency using the purchaser's
  mobile communications device; (e) the authentication agency
  verifies the secret identification code and
  I 0 authorizes payment;

(f) a customer agency pays the...

...or a mobile communications device
  associated with the account holder;
  (d) the account holder transmits the account holder s secret
  identification
  code back to the authentication agency using the account holder's
  mobile
  communications device;
  (e) the authentication agency verifies the secret
  identification code and
  authorizes payment;
  (f) the automatic teller machine dispenses cash to the account
  holder and the account holder's account with the financial institution is
  debited accordingly.

  11 A method...

 8/3,K/17   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00824204   **Image available**
ELECTRONIC TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ELECTRONIQUE
Patent Applicant/Assignee:
  RANIT T S -TECHNICAL SERVICES LTD, P.O. Box 13225, 61132 Tel Aviv, IL, IL
    (Residence), IL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  TEL-VERED Benjamin, Hankin Street 3, 62506 Tel Aviv, IL, IL (Residence),
    IL (Nationality), (Designated only for: US)
Legal Representative:
  JEREMY M BEN-DAVID & CO LTD (agent), Har Hotzvim Hi-Tech Park, P.O. Box
    45087, 91450 Jerusalem, IL,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200157747 A1 20010809 (WO 0157747)
  Application: WO 2001IL102 20010201 (PCT/WO IL0100102)
  Priority Application: IL 134354 20000203
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4148

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Claim
... for purchase-,
  entering item-associated data into a cash register associated with the
  vendor; establishing a communications link between a mobile
  telephone unit associated with the customer and a telephone
  interface device connected between the cash register and a
  telephone line associated with the vendor;
  entering, via a data entry device associated with the mobile
  telephone unit, customer validating information and
  transaction information, including a transaction sum;
  ifyin(r customer I I
  veri ZD validating information and the transaction information; and
  debiting the mobile telephone account of the customer
  and crediting a preselected vendor account by an amount corresponding to
  the transaction sum. Further, in accordance with a preferred...

...communications device associable with a communications service provider
  associated with the customer, which includes
  a cash register associated with the vendor; and
  the telephone interface device which is connected between the
  cash register and a telephone associated with the vendor.
  The telephone interface includes:
  a front...telephone interface device for processing and to route all
  other calls to a fixed wire telephone unit associated with the
  vendor. The telephone interface device is further
  operative to generate, via the cash register, a readable confirmation of
  the transaction to the customer and, if...
...the cash register with the telephone interface device and to allow
  verification that the cash register is associated with the
  telephone interface device. Additionally, the vendor
  may have a number of cash registers which may each be associated with a
  telephone interface device or which may...

...vendor 12 enters details of the item or items into cash register 122 as

in any standard credit transaction (22). Customer 14 then uses
cellular telephone 142 to call the telephone number of vendor
12 (23) (31) and enters a predetermined code, via the keypad of...

...PfN) for security and verification purposes. The cellular telephone
service provider 16 system detects the transaction code (32) and
validates cellular telephone 142 of customer 14 by
verifying that the PIN entered is the correct one for the customer
's cellular phone number (34). Transaction calls for which
customer validation fails are simply not put through (35), i.e.
connected, while calls without the transaction code are put through as
standard calls (33). Associated with the telephone line of vendor
12 is telephone interface device 124 which has a front end
module 126, which may be implemented either in software or hardware, for
receiving and...
...125 of telephone interface device 124 is also associated with cash
register 122 via both a physical connection and a cash register
identification code to allow transactions and charges only
from an authorized cash register 122 (37). If the cash
register identification code does not match that authorized
for processing module 125 of telephone interface device 124, no
transaction calls will be processed (38). Alternatively, customer
14 enters, via cellular telephone 142 keypad, the cash
register identification code for cash register 122 whereby the selected
items are being purchased, and processing...

...the cash register identification codes allow proper accounting of
transactions performed on different cash registers. Once communication is
established between purchaser cellular telephone 142
and telephone interface device 124 (23), so as to inherently authorize
the cellular phone 142 for use in performing...

 8/3,K/18   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
    NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE   TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
    DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
    PROCEDE ASSOCIE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139086 A2 20010531 (WO 0139086)
  Application: WO 2000US32310 20001122 (PCT/WO US0032310)
  Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
  UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 156214

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... 1
  When a telephone switch is accompanied by other telecommunications
  equipment, such as voice messaging systems, call accounting systems, CTI
  devices, wireless communication servers, or ACD devices,
  installation inconveniences are still farther multiplied. Specifically,
  many of these ancillary pieces of equipment require...6500, the terins of
  the license agreement are set forth. Licensor identification information
  is included in operation 6501. Licensee (user) identification
  inforination is set forth in operation 6502. Optionally,
  180
  verification of identification may be perforined in operation
  6503, such as prompting a user to enter his or her teleplione number and
  cross...

  B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Apr(Updated 100726)
         (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201048
         (c) 2010 Thomson Reuters

Set   Items   Description
S1   12257   (((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR)(2N)(TERMINA-
                L? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?)
                OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBER-
                RY))(5N)(CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? -
                OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2   311   (STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR
                SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?)(5N)((COMMU-
                NICAT? OR TELEPHON? OR POINT(2W)(SALE OR SERVICE) OR POS)(2N)-
                (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3   811   (IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS
                OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB-
                ?)(12N)(AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERT-
                IF?)
S4   863   (TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANS-
                ACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?)(12N)(MONETA-
                RY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5   208   S1(2S)S2
S6   108   S3(S)S4
S7   6   S5(3S)S6
S8   4   S7 AND IC=(G06F OR G06Q)

 8/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0019645340 - Drawing available
WPI ACC NO: 2009-M83556/200972
System for providing approval notification message of credit card, has
server that transmits information of card approval and approval card
transactions to mobile communication terminal
Patent Assignee: ARREO NETWORKS INC (ARRE-N)
Inventor: LEE J H
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
KR 2009085191   A   20090807 KR 200810959   A   20080204 200972 B

Priority Applications (no., kind, date): KR 200810959   A   20080204

```
Patent Details
Number          Kind  Lan   Pg  Dwg   Filing Notes
KR 2009085191    A    KO    16   5

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...system notifies of the credit card approving history in which the
information of the credit card name, member store code, transactions
time-and-date, transaction money is included as to claim 9; and
the credit card system is comprised of order to notify of the credit card
approving history in which the information of the credit card customer cake
of an established name, member store code, transactions
time-and-date, transaction money is included...


 8/3,K/2     (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0018141661  - Drawing available
WPI ACC NO: 2008-K61991/200863
Contact information providing system for value added network, has
information checker to check member shop phone number matched with location
and/or member shop keyword, by linking with storage medium
Patent Assignee: KOREA INFORMATION & COMMUNICATION CO LTD   (KOIN-N)
Inventor: PARK H
Patent Family (1 patents,  1 countries)
Patent                    Application
Number          Kind   Date    Number          Kind   Date    Update
KR 2008016706    A    20080221 KR 200670082     A   20060726  200863  B
                              KR 20084157       A   20080114

Priority Applications (no., kind, date): KR 200670082   A   20060726; KR
  20084157  A  20080114

Patent Details
Number          Kind  Lan   Pg  Dwg   Filing Notes
```

KR 2008016706   A   KO   38   14 Division of application KR 200670082

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0017/00...

...G06Q-0099/00
  G06F-0017/00...
...G06Q-0099/00

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...Member store category information - processes in the receiving means in
which the function of operating script is equipped among the
verifying information means, confirming the received location of
member store keyword information as described above or the member
store talking terminal information matched with the member store keyword
information and the information (in other...
...program - confirmed through the communications channel, the information
receiving mean receiving the traffic channel reconnect request-information
about the member store talking terminal through the
telephone call channel connection confirmation script in the
telephone call channel connection failure confirmation that the wireless
terminal and member store...
Claims:

 8/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012722792 - Drawing available
WPI ACC NO: 2002-574847/200261
XRPX Acc No: N2002-455729
Payment method for e-commerce, involves receiving customer code and
merchant code by financial institution and providing authorization code to
merchant for transaction after reception of transaction code from customer
Patent Assignee: LU H (LUHH-I)
Inventor: LU H
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update

US 20020082986   A1 20020627 US 2000746478   A 20001226 200261 B

Priority Applications (no., kind, date): US 2000746478 A 20001226

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20020082986   A1 EN   10   5

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...the transaction code to show the consent of this transaction or pressing
a predetermined button for cancellation; and the transaction
identification center confirming the input transaction code and
generating an authorization code to the merchant to show the
recognition of this transaction.

 8/3,K/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426624 - Drawing available
WPI ACC NO: 2002-371530/200240
XRPX Acc No: N2002-290359
Managing apparatus for shop communication terminal has keyboard and mobile
phone
Patent Assignee: KIYOMATSU H (KIYO-I); TAKATORI S (TAKA-I); YOZAN INC
  (YOZA-N)
Inventor: KIYOMATSU H; TAKATORI S
Patent Family (3 patents, 2 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
WO 2002011004   A1 20020207 WO 2001JP6299   A 20010719 200240 B
US 20020138423   A1 20020926 WO 2001JP6299   A 20010719 200265 E
                              US 200289122   A 20020322
JP 2002515653   X   20030909 WO 2001JP6299   A 20010719 200360 E
                              JP 2002515653   A 20010719

Priority Applications (no., kind, date): JP 2000226163 A 20000727

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
WO 2002011004   A1   JA   44 20
National Designated States,Original: JP US
US 20020138423   A1   EN   PCT Application   WO 2001JP6299
JP 2002515653   X   JA   PCT Application   WO 2001JP6299
                                      Based on OPI patent   WO 2002011004

   Alerting Abstract ...USE - Managing apparatus for shop
communication terminal has keyboard and mobile phone...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...keyboard (1600) are connected. At the paying time, the clerk inputs the
price, after negotiations, via the keyboard, and the customer inserts
his or her own mobile telephone (400) into the opening of
the authentication device. Then, the communication terminal
acquires the ID of the customer stored in the telephone, and transmits it
together with the ID...

...holding the ID of the customer, to ask it to specify the account of a
bank (5010) to which the money is to be remitted, and manages the
money transfer (A) to the account from the account of
the customer in a bank (3020). The apparatus and terminal can also be
applied to the redemptions in lots and pinball...

...sont relies. Au moment de payer, l'employe entre le prix, apres
negociation, par l'intermediaire du clavier, et le client entre son
propre telephone mobile (400) dans l'ouverture du dispositif
d'authentification. Le terminal de communication acquiert
alors l'identification du client conservee dans le telephone et
transmet celle-ci en meme temps que l'identification du magasin ainsi que
le prix...
Claims:

IV. Text Search Results from Dialog

A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text
  Dialog files: 2,35,65,95,99,256,474,475,583

```
File    2:INSPEC 1898-2010/Jul W4
          (c) 2010 The IET
File   35:Dissertation Abs Online 1861-2010/Jun
          (c) 2010 ProQuest Info&Learning
File   65:Inside Conferences 1993-2010/Aug 02
          (c) 2010 BLDSC all rts. reserv.
File   95:TEME-Technology & Management 1989-2010/Jun W3
          (c) 2010 FIZ TECHNIK
File   99:Wilson Appl. Sci & Tech Abs 1983-2010/May
          (c) 2010 The HW Wilson Co.
File  256:TecTrends 1982-2010/Jul W4
          (c) 2010 Info.Sources Inc. All rights res.
File  474:New York Times Abs 1969-2010/Aug 02
          (c) 2010 The New York Times
File  475:Wall Street Journal Abs 1973-2010/Aug 02
          (c) 2010 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 Gale/Cengage
```

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Set     Items   Description
S1      4880    (((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR)(2N)(TERMINA-
                L? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?)
                OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBER-
                RY))(5N)(CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? -
                OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2         2    (STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR
                SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?)(5N)((COMMU-
                NICAT? OR TELEPHON? OR POINT(2W)(SALE OR SERVICE) OR POS)(2N)-
                (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3        34    (IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS
                OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB-
                ?)(S)(AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERTIF-
                ?)
S4       134    (TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANS-
                ACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?)(S)(MONETARY
                OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5         0    S1 AND S2 AND S3 AND S4
S6         0    S1 AND S3 AND S4
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S7            0   S1 AND S2 AND (S3 OR S4)
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B. NPL Files, Full-text

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File    9:Business & Industry(R) Jul/1994-2010/Jul 30
          (c) 2010 Gale/Cengage
File   13:BAMP 2010/Jul 30
          (c) 2010 Gale/Cengage
File   15:ABI/Inform(R) 1971-2010/Jul 31
          (c) 2010 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2010/Jul 30
          (c) 2010 Gale/Cengage
File   20:Dialog Global Reporter 1997-2010/Aug 02
          (c) 2010 Dialog
File   75:TGG Management Contents(R) 86-2010/Jul W4
          (c) 2010 Gale/Cengage
File  148:Gale Group Trade & Industry DB 1976-2010/Jul 30
          (c) 2010 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2010/Jun 21
          (c) 2010 Gale/Cengage
File  610:Business Wire 1999-2010/Aug 02
          (c) 2010 Business Wire.
File  613:PR Newswire 1999-2010/Aug 02
          (c) 2010 PR Newswire Association Inc
File  621:Gale Group New Prod.Annou.(R) 1985-2010/Jun 10
          (c) 2010 Gale/Cengage
File  624:McGraw-Hill Publications 1985-2010/Aug 02
          (c) 2010 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2010/Jul 30
          (c) 2010 San Jose Mercury News
File  636:Gale Group Newsletter DB(TM) 1987-2010/Jul 30
          (c) 2010 Gale/Cengage
File  647:UBM Computer Fulltext 1988-2010/Jul W4
          (c) 2010 UBM, LLC
File  674:Computer News Fulltext 1989-2006/Sep W1
          (c) 2006 IDG Communications
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
```

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Set     Items    Description
S1      267030   (((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR)(2N)(TERMINA-
                 L? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?)
                 OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBER-
                 RY))(5N)(CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? -
                 OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2         473   (STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR
                 SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?)(5N)((COMMU-
                 NICAT? OR TELEPHON? OR POINT(2W)(SALE OR SERVICE) OR POS)(2N)-
                 (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3        2906   (IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS
                 OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB-
                 ?)(12N)(AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERT-
                 IF?)
S4       22444   (TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANS-
                 ACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?)(12N)(MONETA-
                 RY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5          14   S1 AND S2 AND S3 AND S4
S6           7   S5 NOT PY>2000
S7           5   RD  (unique items)

 7/3,K/1     (Item 1 from file: 9)
DIALOG(R)File  9:Business & Industry(R)
(c) 2010 Gale/Cengage. All rts. reserv.

02305775  Supplier Number: 25884835    (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Coming Revolution in Merchant Loyalty
(Article looks at how Internet-linked payment terminal service will change
  the relationship between credit card issuers and merchants; numerous
  examples are provided)
Credit Card Management, v 13, n 8, p 60
November 2000
DOCUMENT TYPE: Journal  ISSN: 0896-9329  (United States)
LANGUAGE: English  RECORD TYPE: Fulltext
WORD COUNT:  3126

    (USE FORMAT 7 OR 9 FOR FULLTEXT)


TEXT:
If a merchant can easily shift a point-of-sale
terminal and acquiring software from one service provider to another,
little prevents that  merchant from severing an acquiring relationship in
order...

...develop an electronic marketplace for  businesses, and a deal with Mill
```

Valley, Calif.-based HR.com to provide solutions for merchants'
human-resources problems via POS terminals. EPicNetz also is
looking into launching a Web-based reservation service for restaurants and
a data-mining application whereby merchants...

...money. However, he says that the new applications VeriFone is developing
could enhance ISOs' bottom lines because, if merchants see value in
the services, they will likely pay a premium for them. "When you look
at these Internet-connected services that we're advocating here, they are
actually...

...would not normally get," he says.

Because of that additional revenue, Taylor predicts, merchants will let
their ISOs keep more money than they get for simple payment
operations. "The result of that is that the percentage of revenue that
people are prepared to share is a lot...

...its Web-based terminal applications. He also says the company maintains
an ISO advisory council which has provided feedback to VeriFone's
suggestions for new applications.
Although Taylor would not name the ISOs with which VeriFone
consults, he cites Louisville, Ky.-based National Processing Inc. and Vital
Processing Services of Tempe, Ariz. as two merchant processors...

...more value than enabling purchases of office supplies and package
tracking through the POS device.

ECRs

Savant notes that electronic cash registers (ECRs), which combine the
payment function with a PC-based platform and can offer Web access,
now sell for between $900 and $1,500 and...

...rather than a separate terminal. James Poulson, the firm's vice
president of software and a former Hypercom executive, claims
merchants are abandoning POS terminals in favor of one
multi-function appliance. "Clearly the move for many years has been to
integrate all this stuff...

...months will give the acquiring industry its first chance to gauge market
demand for the new services.
Inevitable Change

If consumers' embrace of cellular phones and personal
digital assistants as Web-access vehicles is any indication, merchants may
find some applications which they prefer to...

```
 7/3,K/2      (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
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01826652  Supplier Number: 24603239     (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Ringing Mobile Phone Success - The use of Subscriber Identification
  Module cards to support GSM cellular phones already is one of the smart
  card industry's strongest markets. But with chip cards being positioned
  to support a wide range of phone applications, the smart card is helping
  to transform the handset into a wireless computer and access device.
(The number of GSM subscribers worldwide is expected to increase from close
  to 140 mil currently to 250 mil by the year 2000; GSM phones account for
  45% of the global wireless market)
Card Technology, p N/A
April 01, 1999
DOCUMENT TYPE: Journal; Cover Story  ISSN: 1093-1279  (United States)
LANGUAGE: English  RECORD TYPE: Fulltext
WORD COUNT:  3071

     (USE FORMAT 7 OR 9 FOR FULLTEXT)


ABSTRACT:
...and Europolitan (Sweden) have developed the Mobilsmart mobile  banking
service. Mobilesmart, which uses a GSM chip card, enables users to
transfer funds between accounts using their mobile phone. The
service will be launched this summer.

TEXT:
...Hewlett-Packard Co. "It will create even more of an explosion in the GSM
world."

Though better know as a point-of-sale terminal
vendor, VeriFone, is positioning  for strong revenues in GSM by
developing software to support an array of new GSM applications. "This...

...US$82) of cash electronically onto a "Barclaycard," issued by Barclays
Bank. Users must enter a personal identification number and funds are
sent through Britain's Cellnet GSM network. Card value then can
be used at more than 1,400 merchant locations in Leeds.

Later this  year, a Visa Cash program...

...development manager for northern Europe. "People don't want to stand in
a line or in the rain to get money."
```

Exchanging Value
GSM phones also are being positioned by Mondex as a vehicle for
transferring value from one Mondex cardholder to another. By
inserting a Mondex chip card, a caller can have valued lifted off his...

...communications device mirrors the development of the SIM card. The card
was created as a secure place for storing user-identification
information related to phone subscriptions, including authentication
keys and authentication algorithms. Over time, card use was expanded
to store other phone-related information, such as speed-dial numbers. But
now...

...service using the GSM chip card. With Mobilsmart, expected to be
launched by summer, Postgirot customers will be able to transfer
funds between accounts using the phone's keypad, and also review
account balances and receive and pay bills through the mobile...

...with the applications uploaded over the air to each specific handset.
The smart card also makes it easier to distribute mobile phones
to consumers, Talbot says. Subscribers, for instance, can pick up the
phones at a central location, with applications later sent over the...

...A digital technology created as a pan-European standard for mobile
communications which is supported by a chip-based Subscriber
Identification Module (SIM) card. Networks require user
authentication through the mobile handsets.Source: Motorola, industry
sources.

 7/3,K/3   (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2010 Gale/Cengage. All rts. reserv.

00715497   Supplier Number: 25885311 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Coming Revolution in Merchant Loyalty
(The acquiring industry is hoping that new services from Internet-linked
   payment terminals will work to increase profits and bolster merchant
   loyalty)
Article Author(s): Fargo, Jason
Credit Card Management, v 13, n 8, p 60
November 2000
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3129

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
If a merchant can easily shift a point-of-sale
terminal and acquiring software from one service provider to another,
little prevents that merchant from severing an acquiring relationship in
order...
...develop an electronic marketplace for businesses, and a deal with Mill
Valley, Calif.-based HR.com to provide solutions for merchants'
human-resources problems via POS terminals. EPicNetz also is
looking into launching a Web-based reservation service for restaurants and
a data-mining application whereby merchants...

...money. However, he says that the new applications VeriFone is developing
could enhance ISOs' bottom lines because, if merchants see value in
the services, they will likely pay a premium for them. "When you look
at these Internet-connected services that we're advocating here, they are
actually...

...would not normally get," he says.

Because of that additional revenue, Taylor predicts, merchants will let
their ISOs keep more money than they get for simple payment
operations. "The result of that is that the percentage of revenue that
people are prepared to share is a lot...

...its Web-based terminal applications. He also says the company maintains
an ISO advisory council which has provided feedback to VeriFone's
suggestions for new applications.
Although Taylor would not name the ISOs with which VeriFone
consults, he cites Louisville, Ky.-based National Processing Inc. and Vital
Processing Services of Tempe, Ariz. as two merchant processors...

...more value than enabling purchases of office supplies and package
tracking through the POS device.

ECRs

Savant notes that electronic cash registers (ECRs), which combine the
payment function with a PC-based platform and can offer Web access,
now sell for between $900 and $1,500 and...

...rather than a separate terminal. James Poulson, the firm's vice
president of software and a former Hypercom executive, claims
merchants are abandoning POS terminals in favor of one
multi-function appliance. "Clearly the move for many years has been to
integrate all this stuff...

...months will give the acquiring industry its first chance to gauge market
demand for the new services.
Inevitable Change

If consumers' embrace of cellular phones and personal
digital assistants as Web-access vehicles is any indication, merchants may
find some applications which they prefer to...

 7/3,K/4   (Item 2 from file: 13)
DIALOG(R)File 13:BAMP
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00610634   Supplier Number: 24599951 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Ringing Mobile Phone Success
(While it is too early to state for certain which global market will first
   be dominated by chip cards, one of the top contenders is mobile phones)
Article Author(s): Mitchell, Richard
Card Technology, p 54-58,60+
April 1999
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3633

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...handsets, which could turn GSM phones into a mobile ATM. Mondex intends
to use GSM phones as a medium for transferring value from one
Mondex cardholder to another.

TEXT:
...Hewlett-Packard Co. "It will create even more of an explosion in the GSM
world."

Though better know as a point-of-sale terminal
vendor, VeriFone, is positioning for strong revenues in GSM by
developing software to support an array of new GSM applications. "This...

...US$82) of cash electronically onto a "Barclaycard," issued by Barclays
Bank. Users must enter a personal identification number and funds are
sent through Britain's Cellnet GSM network. Card value then can
be used at more than 1,400 merchant locations in Leeds.

Later this year, a Visa Cash program...

...development manager for northern Europe. "People don't want to stand in a line or in the rain to get money"

Exchanging Value

GSM phones also are being positioned by Mondex as a vehicle for transferring value from one Mondex cardholder to another. By inserting a Mondex chip card, a caller can have valued lifted off his... ...communications device mirrors the development of the SIM card. The card was created as a secure place for storing user-identification information related to phone subscriptions, including authentication keys and authentication algorithms. Over time, card use was expanded to store other phone-related information, such as speed-dial numbers. But now...

...service using the GSM chip card. With Mobilsmart, expected to be launched by summer, Postgirot customers will be able to transfer funds between accounts using the phone's keypad, and also review account balances and receive and pay bills through the mobile...

...with the applications uploaded over the air to each specific handset. The smart card also makes it easier to distribute mobile phones to consumers, Talbot says. Subscribers, for instance, can pick up the phones at a central location, with applications later sent over the...

...A digital technology created as a pan-European standard/or mobile communications which is supported by a chip-based Subscriber Identification Module (SIM) card. Networks require user authentication through the mobile handsets.
Source: Motorola, industry sources.

A Down Side To The Cellular Surge

Though the spread of GSM...

...the product is cutting into another smart card sector: pay telephones.

In North America, where only a fraction of the pay telephones accept chip-based stored-value cards, but some major telecommunications companies are working to expand the smart card phone base, the spread of GSM phones...

...While he stresses that the program still is a significant revenue generator, Cheriton says the potential of smart cards at pay phones should not be overestimated. "Cash still is a big player at pay phones," he says. "I'm not sure people outside of the industry are so

offended by loose change as people...


```
 7/3,K/5      (Item 1 from file: 16)
DIALOG(R)File  16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

08145108     Supplier Number: 67712352  (USE FORMAT 7 FOR FULLTEXT)
The Coming Revolution in Merchant Loyalty.(Brief Article)(Statistical Data
  Included)
Fargo, Jason
Credit Card Management, v13, n8, p60
Nov, 2000
Language: English    Record Type: Fulltext
Article Type: Brief Article; Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count:   3944
```

...   after the same customers with largely similar product and service
offerings, the emphasis has inevitably shifted toward price.
      If a merchant can easily shift a point-of-sale
terminal and acquiring software from one service provider to another,
little prevents that merchant from severing an acquiring relationship in
order...develop an electronic marketplace for businesses, and a deal with
Mill Valley, Calif.-based HR.com to provide solutions for merchants'
human-resources problems via POS terminals. EPicNetz also is
looking into launching a Web-based reservation service for restaurants and
a data-mining application whereby merchants...
...money. However, he says that the new applications VeriFone is developing
could enhance ISOs' bottom lines because, if merchants see value in
the services, they will likely pay a premium for them. "When you look
at these Internet-connected services that we're advocating here, they are
actually...

...would not normally get," he says.
      Because of that additional revenue, Taylor predicts, merchants will
let their ISOs keep more money than they get for simple payment
operations. "The result of that is that the percentage of revenue that
people are prepared to share is a lot...its Web-based terminal
applications. He also says the company maintains an ISO advisory council
which has provided feedback to VeriFone's suggestions for new
applications.
      Although Taylor would not name the ISOs with which
VeriFone consults, he cites Louisville, Ky.-based National Processing
Inc. and Vital Processing Services of Tempe, Ariz. as two merchant
processors...

...more value than enabling purchases of office supplies and package tracking through the POS device.

ECRs

Savant notes that electronic cash registers (ECRs), which combine the payment function with a PC-based platform and can offer Web access, now sell for between $900 and $1,500 and...

...rather than a separate terminal. James Poulson, the firm's vice president of software and a former Hypercom executive, claims merchants are abandoning POS terminals in favor of one multi-function appliance. "Clearly the move for many years has been to integrate all this stuff...months will give the acquiring industry its first chance to gauge market demand for the new services.

Inevitable Change

If consumers' embrace of cellular phones and personal digital assistants as Web-access vehicles is any indication, merchants may find some applications which they prefer to...
PRODUCT NAMES: *6020150   (Consumer Bank Credit Card Svcs); 6141000
    (Nonbank Credit Card Firms); 5200110   (Retail Stores); 4811520
    (Online Services); 3573283   (Point-of-Sale Terminals
  ); 8300000   (Social Services & Nonprofit Institutns); 7372418
    (Industry-Specific Software); 5812000   (Eating Places)

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.